

Exhibit 20

Job Title: Premier Mortgage Sales Officer
 Job Code: UZ510_
 Band: 8

Functional: HBUS-Mortgage Banking
 Areas:

US - JOB DESCRIPTION

Job Title: Premier Mortgage Sales Officer
 Career Band: A
 Exempt/Non-Exempt: Exempt

Job Code: UZ510
 (X = geographic zone code)
 Bonus Plan:

Department:	Mortgage Sales
Business Unit(s):	HSBC Mortgage Corporation
Reports To:	Regional Retail Mortgage Lending Manager (functionally to Senior Manager, Premier Center)
Manages:	N/A
Date:	October 2005 (revised August 2006)

I. Summary of Position

Generates and increases market share of high quality salable retail residential mortgage loans for affluent customers, primarily through realtor relationship and external sources, ensuring high customer service levels.

II. Principal Accountabilities

1. Develop and maintain long-term referral sources with realtors, branches, builders, attorneys and other external sources; service referrals from branches and other Company departments as appropriate.
2. Counsel affluent customers on various types of mortgage financing, choosing a program best suited to their needs; complete mortgage application, follow through to closing and resolve any problems while ensuring salability and compliance guidelines.
3. Refer business to Premier Center specialists and other areas of the Company to promote and increase cross-sell business to affluent customers and further develop, expand and retain customer relationships. Foster Community Reinvestment Act (CRA) relationships and community-oriented initiatives; represent the Corporation through interactions with realtors, builders and trade groups.
4. Educate realtors, attorneys, builders, branches and public on mortgage programs through seminars, etc.
5. Generate incremental business, independent of internal referrals through business development initiatives.
6. Adhere strictly to compliance and operational risk controls in accordance with Company and regulatory standards, policies and practices; report control weaknesses, compliance breaches and operational loss events.
7. Complete other related duties as assigned. Support the Company's Diversity programs.

III. Knowledge, Skills & Abilities

This position requires an individual with:

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1. Minimum of three years proven mortgage banking sales experience or equivalent.
2. Minimum of an Associates degree in business, finance, related field or equivalent experience.
3. Proven communications, sales, interpersonal and presentation skills.
4. Knowledge of secondary market guidelines and compliance requirements.
5. Highly motivated and able to act independently, along with a high level of professionalism, in serving the needs of affluent customers.

IV. Quantitative Dimensions

N/A

V. Additional Information

N/A

The material provided here is for informational purposes only. The Company reserves the right to modify any or all of the information contained in this job description. Although information is updated on a regular basis, recent changes may not yet be reflected in this document.

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